

Fill in this information to identify the case:

Debtor 1 Johnathon Page Flattum  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTON  
(State)  
Case number 18-43493-BDL

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust

Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account:

0619

Date of payment change:

Must be at least 21 days after date of this notice

7/1/2019

New total payment:

Principal, interest, and escrow, if any \$1,193.13

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 394.87

New escrow payment: \$ 387.67

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No.

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current Interest rate: \_\_\_\_\_%

New Interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No.

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Johnathon Page Flattum  
First Name Middle Name Last Name

Case number (if known) 18-43493-BDL

**Part 4:**

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- ☐ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**

/s/ Michael S. Scott  
Attorney For Creditor

Date 6/4/2019

**Print:** Michael S. Scott, Esq.  
First Name Middle Name Last Name

Title Attorney for Creditor

Company McCarthy & Holthus, LLP

Address 108 1st Avenue South, Ste. 300  
Number Street  
Seattle, WA 98104  
City State ZIP Code

Contact phone 206-596-4856

Email bknotice@mccarthyholthus.com

ANNUAL ESCROW ACCOUNT  
DISCLOSURE STATEMENTLOAN NUMBER: [REDACTED]  
DATE: May 24, 2019JOHNATHON PAGE FLATTUM  
6619 S JUNETT ST  
TACOMA WA 98409-6028

	Previous Payment	New Payment Effective 07/01/19
PRINCIPAL AND INTEREST	\$805.46	\$805.46
ESCROW	\$394.87	\$387.67
SPREAD	\$ .00	\$ .00
TOTAL PAYMENT	\$1,200.33	\$1,193.13

CUSTOMER SERVICE 877-735-3637

## COMING YEAR ESCROW PROJECTION

The purpose of the Coming Year Escrow Projection is to determine the lowest balance "Low Point" to which your escrow account will decline over the upcoming year. The purpose of the Low Balance Summary is to compare the projected and allowable low point amounts. If the projected low point is greater than the allowable low point (\*), there is a surplus. If the surplus is \$50.00 or greater, it will be automatically refunded to you. If the surplus is less than \$50.00, we have lowered your payment accordingly. If the projected low point is less than the allowable low point (\*), there is a shortage and/or deficiency which will be recovered by an adjustment to your monthly payment over a specified number of months. The adjustment amount(s) appears in the Low Balance Summary and New Payment Information.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
HOMEOWNERS NS	1,234.20		BEGINNING BALANCE		1,658.22	1,390.79
PMI	480.00	07/19 387.67	PMI	-40.00	2,005.89	1,738.46
COUNTY TAXES	1,425.83	08/19 387.67	PMI	-40.00	2,353.56	2,086.13
COUNTY TAXES	1,512.12	09/19 387.67	PMI	-40.00	2,701.23	2,433.80
		10/19 387.67	PMI	-40.00	3,048.90	2,781.47
		10/19 .00	COUNTY TAXES	-1,512.12	1,536.78	1,269.35
		11/19 387.67	PMI	-40.00	1,884.45	1,617.02
		12/19 387.67	PMI	-40.00	2,232.12	1,964.69
TOTAL DISBURSEMENTS DIVIDED BY 12 MONTHS	4,652.15	01/20 387.67	HOMEOWNERS NS	-1,234.20	1,385.59	1,118.16
MONTHLY ESCROW DEPOSIT	387.67	01/20 .00	PMI	-40.00	1,345.59	1,078.16
		02/20 387.67	PMI	-40.00	1,693.26	1,425.83
		03/20 387.67	PMI	-40.00	2,040.93	1,773.50
		04/20 387.67	PMI	-40.00	2,388.60	2,121.17
		04/20 .00	COUNTY TAXES	-1,425.83	962.77	695.34
		05/20 387.67	PMI	-40.00	1,310.44	1,043.01
		06/20 387.67	PMI	-40.00	1,658.11	1,390.68
		TOTAL	4,652.04	-4,652.15		
SHORTAGE	.00					
ESCROW ADJUSTMENT FOR 12 MONTHS	.00					
The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.						
LOW BALANCE SUMMARY						
PROJECTED LOW POINT	962.77					
ALLOWABLE LOW POINT	695.34					
SURPLUS	267.43					

## IMPORTANT MESSAGES

NMLS # [REDACTED]

PLEASE RETURN LOWER PORTION WITH YOUR PAYMENT AND KEEP THE TOP PORTION FOR YOUR RECORDS  
INTERNET REPRINTSELENE<sup>®</sup>  
FINANCE

JOHNATHON PAGE FLATTUM

## \*\*ESCROW SURPLUS

Your analysis has determined a surplus exists in your account, however our records reflect that your monthly mortgage payment has not been received. If you are currently in Bankruptcy and there is a pre-petition shortage remaining to be repaid through the Bankruptcy, you may or may not receive a refund at this time. Please contact our office regarding the surplus at 877-735-3637.

LOAN NUMBER

SURPLUS AMOUNT

\$267.43

# ESCROW ACCOUNT HISTORY

Loan Number: [REDACTED]

Date: July 1, 2019

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

## **PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

## **TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

## **INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	00	-18,860.68
07/18						00<	-18,860.68<
08/18						00	-18,860.68
09/18						00	-18,860.68
10/18						00	-18,860.68
11/18						00	-18,860.68
12/18						00	-18,860.68
01/19		630.52		40 00 *	PMI	00	-18,270.16
02/19		1,184.61		40 00 *	PMI	00	-17,125.55
03/19				40 00 *	PMI	00	-17,165.55
04/19				1,425 83 *	COUNTY TAXES	00	-18,591.38
04/19				40 00	PMI	00	-18,631.38
05/19				40 00 *	PMI	00	-18,671 38
06/19						00	-18,671 38
TOTALS	0.00	1,815.13	0.00	1,625 83			

Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed \$0.00 or 1/6th of the total anticipated annual disbursement from your escrow account, unless your mortgage documents or state law specifies a lower amount. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount. Under the Mortgage Contract or State or Federal Law, the targeted low point in your escrow account is \$0.00 and the actual low point balance was -\$18,860.68; the amount is indicated with an arrow (<).

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

**CERTIFICATE OF SERVICE**

On 6/4/2019, I served the foregoing **NOTICE OF MORTGAGE PAYMENT CHANGE** on the following individuals by electronic means through the Court's ECF program

**TRUSTEE**

Michael G. Malaier  
ecfcomputer@chapter13tacoma.org

**DEBTOR'S COUNSEL**

Christina L. Henry  
mainline@hdm-legal.com

**I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.**

\_\_\_\_\_  
/s/ George Chiriac

George Chiriac

On 6/4/2019, I served the foregoing **NOTICE OF MORTGAGE PAYMENT CHANGE** on the following individuals by depositing true copies thereof in the United States mail at San Diego, California, enclosed in a sealed envelope, with postage paid, addressed as follows:

**DEBTOR**

Johnathon Page Flattum, 6619 S Junett St, Tacoma, WA 98409

**I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.**

Dated: 6/4/2019

\_\_\_\_\_  
/s/ Hue Banh

Hue Banh